



*Chair, Families & Human
Services Committee
Appropriations Committee:
Chair, Family Independence
Agency, Commerce, Labor
& Economic Development,
Capitol Outlay,
Higher Education*

*SENATOR
BILL HARDIMAN
E-Hardiman Herald*



November 2004

HARDIMAN'S HMO FLEXIBILITY BILL MOVES TO THE HOUSE

The pressure on employers to provide adequate and affordable health care coverage is greater than ever due to the issue of rising costs. Last week, the Senate approved Senator Bill Hardiman's legislation that would foster more leeway in what benefit options health-maintenance organizations can offer. Senate Bill 1150 would give HMO's the ability to offer a health-benefits contract that includes fewer benefits than what now is required while still providing basic health-care services. The change is needed to allow employers to choose less-comprehensive HMO plans that they can afford instead of offering no HMO benefits at all. Traditional HMO high-level basic-health benefit plans wouldn't be affected by the bill.

The hope is that this flexibility in the market place will allow some individuals and businesses that do not have any insurance to gain some level of coverage. Equally important, SB 1150 will allow some people or businesses which presently have coverage but are struggling with the costs to maintain some coverage. This legislation will not be the perfect fit for all situations, but it can make a positive difference for people in specific situations.

Senate Bill 1150 was approved by the Michigan Senate in a bipartisan vote of 26 to 11 on Thursday, November 4th and was supported by a number of organizations including the Grand Rapids Chamber of Commerce. It is now in the House Standing Committee on Insurance.

SENATE PASSES MARRIAGE-PROTECTION LEGISLATION

The Senate recently passed a package of bills that aims to prepare couples for stronger marriages and, in cases of divorce, lessen the negative effect on children. One of the bills sponsored by Sen. Bill Hardiman would create pre-marital education statistics.

Parts of the marriage-protection package focus on trying to preserve marriages by:

- Encouraging premarital education or counseling;
- Allowing a retired clergy member to continue to legally offer marriage counseling;
- Development of a "Parenting Plan" form for parents to submit to the court.
- Providing a marriage preservation tax credit; and,
- Promoting divorce-effects education programs.

Specifically Hardiman's legislation, Senate Bill 963, would require a "check off" area on the marriage license, which allows the couple at the time of marriage to convey whether or not they have had pre-marital education. This bill would create data for future research in determining if the education has proven effective and defines premarital education to be at least four hours.

Senator Hardiman has been a long time advocate for healthy marriages as one of the founders of Healthy Marriages Grand Rapids, a broad-based program to promote strong marriages and family life. The package of bills is awaiting approval in the House Judiciary Committee.

SENATE PASSES IDENTITY THEFT LEGISLATION

The Michigan Senate recently passed sweeping legislation to provide state residents with some of the strongest protections against identity theft in the nation. The legislation would make it easier for victims to re-establish their

credit and for consumers to safeguard their privacy by restricting the use and display of social security numbers. In addition, law enforcement would have better tools to track down and prosecute identity thieves.

Yet, even with the toughest laws, criminals can still find a way to cheat you. Prevention is the best defense. In order to protect your family, experts say you should keep the following shopping tips in mind:

- Carry only the credit cards you need.
- Don't give out your social security number.
- Tear or shred discarded receipts.
- When ordering online, use a secure browser and guard your password.
- Read the privacy policy of the web site.
- Check your credit card and bank statements monthly.

Remember to get a copy of your credit report each year to check that only the accounts you've started are listed. If you do become a victim, call the creditors involved right away and file a police report.

HARDIMAN'S COMMITTEE PASSES TOUGHER CHILD SUPPORT COLLECTION BILLS

Last week the Senate Human and Family Services Committee, chaired by Senator Hardiman, passed several bills that would expand the Child Support Program's use of liens in the collection of child support arrearages. A September 2004 Program audit report recommended amendatory legislation "...to provide for a practical method of using liens on real and nonfinancial personal property to effect collection of child support arrearages".

As a result Senate Bills 1447 – 1450 were introduced with recommendations from Attorney General Mike Cox. The package of bills would make the following changes:

- Provide that a lien on a support payer's property for past due support would include an inheritance, a claim for negligence or personal injury, and funds due from a settlement, civil judgment, arbitration award, or worker's compensation, subject to certain exceptions.
- Allow a Title IV-D agency to levy against a payer's worker's compensation amount in the same manner in which it may levy against a payer's financial assets held by a financial institution.
- Require a Title IV-D agency to notify the "child support lien network" (CSLN) when a payer's arrearage exceeded twice the monthly payment amount.
- Allow an insurance company to cooperate with a Title IV-D agency and the CSLN to identify people subject to child support arrearages that were entitled to certain liability insurance settlements or awards.

Senate Bills 1447 through 1451 are awaiting approval before the full Senate.

CONTACT INFORMATION

The Hardiman Herald by Senator Bill Hardiman is designed to provide residents and organizations with a timely update of his activity in Lansing. If you have any questions, please contact Senator Hardiman's office.

Mail: P.O. Box 30036 Lansing, Michigan 48909-7536

Toll-Free Phone: (866) 305-2129

Fax: (517) 373-5801

E-mail: senbhardiman@senate.michigan.gov.

Website: www.senate.state.mi.us/gop/senator/hardiman/